ABSTRACT

A system and method for providing electronic inquiry, delivery, and reporting of personal credit information to and from credit bureaus, preferably via the Internet. In the

5 preferred embodiment, the system includes a web site that, by using a web browser, allows clients to request credit information from, or provide credit reports to, credit bureaus by entering certain data on pre-built forms in HTML format. The data is encrypted using means for secure transmission, such as a web browser with 128-bit secure socket layer (SSL) technology, then sent to a common gateway interface (CGI)

10 application located on a web server. The CGI application decrypts and reformats the data to a standard format specified by the credit bureau. The CGI application initiates a query. Using a dedicated connection circuit to the credit bureau's computer, the CGI application reformats the response from the credit bureau to an HTML format and encrypts the data using the means for secure transmission. The HTML formatted data is then sent back to

15 the client's computer over the Internet and displayed in the client's web browser in an easily read format.